

**Fill in this information to identify your case:**

Debtor 1 **Deshawnda** **L** **Williams**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DIST. OF PENNSYLVANIA**

Case number **20-10630-amc**  
 (if known)

☒ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
 Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
 If any

2.1

**Describe the property that secures the claim:**  
**7955 Cedarbrook Avenue**

**\$129,013.89**

**\$133,200.00**

**Pennsylvania Housing Finance Agen**  
Creditor's name  
**Attn: Bankruptcy**  
Number Street  
**PO Box 8029**

**Harrisburg PA 17105**  
City State ZIP Code

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**FHA Real Estate Mortgage**

Date debt was incurred **04/2010** Last 4 digits of account number **5 4 0 3**

Amount of Lien determined per Judgment entered 11/6/2019 (PHFA v. Sutherland, 181102605)

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$129,013.89**

Debtor 1 **Deshawnda L Williams**

Case number (if known) **20-10630-amc**

**Part 1:**

**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
If any

2.2

Describe the property that secures the claim:

**\$20,207.19**

**\$20,207.19**

**Pennsylvania Housing Finance Agen**

**7955 Cedarbrook Avenue**

Creditor's name

**Attn: Bankruptcy**

Number Street

**PO Box 8029**

**Harrisburg PA 17105**

City State ZIP Code

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Arrearage claim**

Date debt was incurred **Various**

Last 4 digits of account number **5 4 0 3**

2.3

Describe the property that secures the claim:

**\$11,793.86**

**\$6,975.00**

**\$4,818.86**

**Santander Consumer USA**

**2013 Chevrolet Equinox (approx. 80,000 miles)**

Creditor's name

**Attn: Bankruptcy**

Number Street

**10-64-38-FD7 601 Penn St**

**Reading PA 19601**

City State ZIP Code

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Automobile**

Date debt was incurred **02/2018**

Last 4 digits of account number **1 0 0 0**

**Reposessed**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$32,001.05**

Debtor 1 **Deshawnda L Williams**

Case number (if known) **20-10630-amc**

**Part 1:**

**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
If any

2.4

Describe the property that secures the claim:

**\$323.09**

**\$323.09**

**Santander Consumer USA**

**2013 Chevrolet Equinox**

Creditor's name

**Attn: Bankruptcy**

Number Street

**10-64-38-FD7 601 Penn St**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Reading**

**PA 19601**

City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Arrearage claim**

Date debt was incurred **Various**

Last 4 digits of account number **1 0 0 0**

2.5

Describe the property that secures the claim:

**\$43,326.89**

**\$133,200.00**

**\$41,551.03**

**U.S. Department of Housing**

**7955 Cedarbrook Avenue,  
Philadelphia, PA 19150**

Creditor's name

**and Urban Development**

Number Street

**100 Penn Square East 11th Floor**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Philadelphia**

**PA 19107**

City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$43,649.98**

Debtor 1 **Deshawnda L Williams**

Case number (if known) **20-10630-amc**

**Part 1:**

**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
If any

2.6

Describe the property that secures the claim:

**\$2,410.25**

**\$133,200.00**

**Water Revenue Bureau**

Creditor's name

**Municipal Services Building**

Number Street

**1401 JFk Blvd.**

**7955 Cedarbrook Avenue,  
Philadelphia, PA 19150**

**Philadelphia**

**PA 19102**

City

State ZIP Code

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Utility**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$2,410.25**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

**\$207,075.17**

Debtor 1 **Deshawnda L Williams**

Case number (if known) **20-10630-amc**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1

**Nora Viggiano**

Name

**701 Market Street**

Number Street

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number

**Philadelphia**

City

**PA**

State

**19106**

ZIP Code

2

**Rebecca A. Solarz, Esq.**

Name

**KML Law Group, P.C.**

Number Street

**701 Market Street**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number

**Philadelphia**

City

**PA**

State

**19106**

ZIP Code